

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X	:	
	:	Chapter 11
In re	:	
	:	Case No. 05-44481 (RRD)
DELPHI CORPORATION, et al.,	:	
	:	(Jointly Administered)
	:	
-----X	:	

AFFECTED RETIREES' EXHIBIT 9

AR0127



1980
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1979

FEBRUARY, 1980

The benefits summarized for you in this statement are a very substantial addition to your General Motors paycheck. These benefits, which include significant improvements made during 1979, add more than dollars to your paycheck. They also add security and protection for you and your family for the present and for the future.

General Motors is pleased and proud to be able to provide improved salaried benefit plans which are among the very finest in American industry today. Your contributions to the continued success of General Motors help to make such outstanding benefits possible.

R. A. Murphy
Chairman



Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, *plus* charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridge-work, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$50,000 maximum reimbursable amount *per year* for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS
ARE ENROLLED FOR: BASIC, DENTAL,
VISION, AND MAJOR MEDICAL COVERAGES.

AR0128

Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of
\$2,273 PER MONTH FOR 26 WEEKS
AND \$1,671 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling
\$1,400 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$578 per month plus GM retirement* benefits of \$305 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$434 per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

PLUS

ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, if you had a spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service totaled 55 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of NOT ELIGIBLE

for your spouse's lifetime when Insurance

Program survivor benefits are not payable or are waived.

(B) Contributory benefits of \$47 PER

MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as \$1,012 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$10,000 Life Insurance—spouse EFFECTIVE
\$2,000 Life Insurance—each child 1-1-80
NOT ELECTED Personal Accident Insurance

Lump-sum payments

\$53,500	Basic Life Insurance
\$133,800	Optional Life Insurance
	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$778	EMPLOYEE STOCK OWNERSHIP
\$188,333	Total ACCOUNT

Plus, if death is accidental, one or more of these additional payments:
Extra Accident Insurance
Extra Accident Insurance (while on company business)
Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Retirement INCOME

Through December 31, 1979, your credited service is 11 YEARS AND 6 MONTHS.

Your contributions are:

Prior to 7-1-77.....	\$301.80
7-1-77 to 10-1-79.....	\$673.01
After 10-1-79.....	\$73.71

If you work for GM until age 65 in 2013

your estimated monthly retirement income would be:

From the Retirement Program	
— Noncontributory benefits.....	\$859
— Contributory benefits.....	\$1,031*
From Social Security	
— Yourself.....	\$652
— Dependent spouse at age 65.....	\$326
Total Monthly.....	\$2,868

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70."



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1979

U.S. Savings Bonds (at cost).....	
Diversified U.S. Securities @	
GM Common Stock @	
Income Fund.....	
Equity Index Fund @	
Cash.....	
Total.....	

NOT ELECTED

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1977, 1978 and 1979 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTALS
		Through 1976	1977	1978	1979	
Your Savings						
1. U.S. Savings Bonds						
2. Diversified U.S. Securities		UNITS	UNITS	UNITS	UNITS	UNITS
3. GM Common Stock		SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with Your Savings						
4. Income Fund						
5. Equity Index Fund		UNITS	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest						
Purchased with GM Contributions	GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with all Dividends	GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES

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Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1979. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1979 for Plan Year 1978.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	GM Automatic Contribution	Shares Purchased With			Total Shares
		*Your Contribution	*GM Matching Contribution	All Dividends	
1975-1977	5.5078	2.1531	1.8954	1.7348	11.2911
1978	4.0792			.1200	4.1992
Total	9.5870	2.1531	1.8954	1.8548	15.4903

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you and GM each contributed NOT ELECTED
Based on the December 31, 1979 GM common stock price of \$50.25 the market value of your account was \$778.38.



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$26,740
COST OF LIVING ALLOWANCE.. \$541
COST TO GM FOR YOUR
BENEFITS INCLUDING \$1,588
FOR SOCIAL SECURITY..... \$9,004
TOTAL..... \$36,285*

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

* \$4,348 WILL BE PAID TO YOU FOR 3.5 WEEKS OF VACATION, 14 HOLIDAYS AND 8 SUPPLEMENTAL TIME OFF (STO) DAYS. YOU MAY TAKE UP TO 4 STO DAYS AS TIME OFF. YOU WILL RECEIVE PAY FOR THE REMAINING STO DAYS.

When you add it all up, it is an impressive package — a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1979. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents

that apply to each plan. Estimated retirement benefit levels are subject to receipt of acceptable governmental rulings related to recent program modifications.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

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